PTO/SB/05 (11-00)

Approved for use through 10/31/2002. OMB 0651-0032 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION **TRANSMITTAL**

Attorney Docket No. E1001-251209 Chapman, et al. First Inventor SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT Title

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Express Mail Label No. EL602994779US

<u> </u>							D_		
		CATION ELEM		Commissioner for Patents ADDRESS TO: Box Patent Application					
See MPEP cl	hapter 600 concerr	ning utility patent applic	cation contents.	Washington, DC 20231					
2.	submit an original and applicant claims: See 37 CFR 1.27 pecification preferred arrangem Descriptive title of the Cross References Statement Regardi Reference to sequent or a computer progradiant of the Background of the	[Total ent set forth below] the Invention to Related Application in Fed sponsored R 8 ence listing, a table, ram listing appendix Invention	esing) Pages 36]	7. ☐ CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix) 8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. ☐ Computer Readable Form (CRF) b. Specification Sequence Listing on: i. ☐ CD-ROM or CD-R (2 copies); or ii. ☐ paper c. ☐ Statements verifying identity of above copies ACCOMPANYING APPLICATIONS PARTS					
- I	Brief Summary of t Brief Description of Detailed Description Claim(s)	f the Drawings (if filed)	9. Assignment Papers (cover sheet & document(s)) 10. 37 C.F.R.§3.73(b) Statement Power of (when there is an assignee) Attorney					
	Abstract of the Dis	closure		11. 🔲	English Translation Document (if applicable)				
	rawing(s) (35 U.		Sheets 14]	12. 🗌	Information Disclosure Copies of IDS Statement (IDS)/PTO-1449 Citations				
5. Oath or I	Declaration Unexecuted (or	· ·	rages	13. 🔲	Preliminary Amendment				
a. ∐ b. ☐	•	ior application (37 0	CFR 1.63 (d))	14. 🛛	Return Receipt Postcard (MPEP 503)				
· · ·		tion/divisional with l		15. 🗌	(Should be specifically itemized) Certified Copy of Priority Document(s)				
i. 🗀		OF INVENTOR(S)			(if foreign priority is claimed)				
i	Signed statemer named in the pric 1.63(d)(2) and 1	nt attached deleting involver application, see 37 (33(b).	ventor(s) CFR	16. Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.					
		neet. See 37 CFR 1		17. 🛚	17. Other: Certificate of Express Mail #EL602994779US				
18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76: Continuation Divisional Continuation-in-part (CIP) of prior application No:/ Prior application information: Examiner Group / Art Unit: For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.									
			17. CORRESPON						
or ☐ Correspondence address below (Insert Customer No. or Attach bar code label here)									
	John S. Pratt,	Esq.							
Name	Kilpatrick Stoo	kton LLP		23370					
Address	1100 Peachtre			PATENT TRADEMARK OFFICE					
Addiess	Suite 2800								
City	Atlanta		State	GA		Zip Code	30309-4530		
Country	USA		Telephone	404.815.	6500	Fax	404.815.6555		
Name (Print/Type) Li K. Wang, Esq.		Registratio	on No. (Attorn	44,393					
Signature			Vagti &			Date	May <u>/</u> 0, 2001		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark

Chapman, et al.

UNDER

35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor

E1001-251209

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

May 10, 2001

Date

Signature

Li K. Wang, Reg. No. 44,393

Typed or Printed

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application upon filing.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).

Burden Hour Statement: This collection of information is required by 37 CFR 1 213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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FEE TRANSMITTAL								seris are requi	Complete if Known						
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									ate			May 10, 2001			
								First Na	med Inv	entor		Chapman, Tom et al.			
· · · · · · · · · · · · · · · · · · ·								Group / A	Art Unit			Unknown			
See 37 C.F.R. §§ 1.27 and 1.28								Examine	r Name			Unknown			
TOTAL AMOUNT OF PAYMENT (\$) 1,202.00									Docket	Numb	er	E1001-251209			
METHOD OF PAYMENT (check one)									FEE CALCULATION (continued)						
The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:									DDITIO Entity Fee (\$)	Smal	l Ent	ity	Fee Paid		
Deposit	11-08	55						105	130	205	65	Surcharge - late filing fee or oath			
Account Number	11-0000							127	50	227	25	Surcharge - late provisional filing fee or cover sheet			
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Name								147	2,520	147	2,520	For filing a request for ex parte reexaminate	on		
Charge any a	Additional	Fee Required	d Under					112	920*	112	920*	Requesting publication of SIR prior to Examiner action			
37 CFR 1.16 and 1 17 Applicant claims small entity status. See 37 CFR 1.27								113	1,840	113	1,840 *				
2. 🛛 Paym	nort F	nologod:						115	110	215	55	Extension for reply within first month			
Z.		edit card	N	1on	ey Ord	der [Other	r 116	390	216	195	Extension for reply within second Month			
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FEE CALCULATION 1. BASIC FILING FEE								118	1,390	218	695	Extension for reply within fourth month			
Large Entity	Small I	Entity						128	1,890	228	945	Extension for reply within fifth month			
Fee Fee I		ee Fee D	Descri	ptio	n F	ee P	aid	119	300		155	Notice of appeal			
Code (\$) C		(\$)	,			г	740	120	310		155	Filing a brief in support of an appeal			
		5 Utility filin	_			-	710	121	270		135	Request for oral hearing			
		Design fil	_			-		138	1,510		1,510	Petition to institute a public use proceeding			
		5 Plant filin	-			}-	_	140	110	240		Petition to revive - unavoidable			
		5 Reissue 1	•			ŀ		141	1,240		620	Petition to revive - unintentional			
114 150 2		5 Provision			(4)			142	1,240		620	Utility issue fee (or reissue)			
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2. EXTRA CL.	AIM FE	ES Extra Claim		fron elow	n Fee	Paid		144	600		300				
	1	-						122	130		130	Petitions to the Commissioner			
Total Claims	34	-20**=	14	Х	18	=	252.00	123	50	123	50	Petitions related to provisional Applications			
Independent	6	-3**=	3	х	80	=	240.00	126	240	126	240	Submission of Information Disclosure Statement			
Claims Multiple Dependent Claims 0 0 0								581	40	581	40	Recording each patent assignment per property (times number of properties)			
** or number prev	riously paid	d, if greater; F	or Reiss	ues, .	see belo	w L		146	710	246	355	Filing a submission after final rejection (37 CFR 1.129(a))			
Large Entity		all Entity	Ecc P	00-	rintia-			149	710	249	355	For each additional invention to be			
Fee Fee Code (\$)		e Fee ode (\$)	Fee D	eSC	ipuor	ı						examined (37 CFR 1.129(b)) Request for Continued Examination (RCE)			
103 18		203 9 Cla	ims in e					179	710	279	345	Request for Continued Examination (NCL)	' <u> </u>		
102 80 202 40 Independent claims in excess of 3								Other	Other fee (specify)						
104 270 204 135 Multiple dependent claim, if not paid 109 80 209 40 **Reissue independent claims over								Other	Other fee (specify)						
original patent												(0) 0			
and over original patent									*Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$) 0						
SUBTOTAL (2) (\$) 492.00												Complete (if anylinchia)			
SUBMITTED BY									Rea	No. (A	ttorne	Complete (if applicable) y/Agent) 44,393			
Typed or printed Li K. Wang Name Kilpatrick Stockton LLP										`		23370 Telephone (404) 532	-6955		
Signature Klipatrick Stockton LLP							1					Date May 10, 20			
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS:

Chapman, et al.

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EL602994779US

FILED:

May 10, 2001

FOR:

SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER

OF CHANGES MADE TO A CREDIT REPORT

Attorney Docket No. E1001-251209

Commissioner for Patents Box Patent Applications Washington, D.C. 20231

CERTIFICATE OF MAILING (37 CFR 1.10)

Sir:

I hereby certify that this Utility Patent Application is being deposited with the United States Postal Service on the date shown below in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR 1.10, Mailing Label Number EL602994779US addressed to Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Sharon J. Jenkins

Date: May 10, 2001